

Form 319

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Jon Lester Hay**  
**Kristine Elizabeth Hay**  
*Debtor(s)*

: Case No. 21-70379-JAD  
:  
: Chapter: 7  
:  
:  
:

**ORDER**

In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

**AND NOW**, this ***The 29th of December, 2021***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: December 29, 2021

Jeffery A. Deller  
United States Bankruptcy Judge

cm: Debtor  
All creditors and parties-in-interest

In re:  
Jon Lester Hay  
Kristine Elizabeth Hay  
Debtors

Case No. 21-70379-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 29, 2021

User: mgut  
Form ID: 319

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Jon Lester Hay, P.O. Box 134, Salisbury, PA 15558-0134
jdb	#+ Kristine Elizabeth Hay, P.O. Box 134, Salisbury, PA 15558-0134
15419131	+ ARstrat, 14141 Southwest FWY, Ste 300, Sugar Land, TX 77478-4630
15419132	+ Chan Soon-Shiong Medical Center at Windb, 600 Somerset Avenue, Windber, PA 15963-1331
15419134	+ Collection Svc Center, Attn: Bankruptcy Dept., P.O. Box 1613, Cumberland, MD 21501-1613
15419136	+ Conemaugh Medical Center Meyersdale, 200 Hospital Drive, Meyersdale, PA 15552-1249
15419138	Credit Collection Services, Attn: Bankruptcy, 725 Canton Street, Needham Heights, MA 02494
15419139	+ Eastern Revenue, Inc., Attn: Bankruptcy, 601 Dresher Road, Suite 301, Horsham, PA 19044-2238
15419140	+ First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15419141	+ First Peoples Community Bank, Attn: Bankruptcy, P.O. Box 5149, Cumberland, MD 21505-5149
15419142	+ IC Systems, Inc., Attn: Bankruptcy, P.O. Box 64378, Saint Paul, MN 55164-0378
15419144	L. Bruce Williams, DDS, 95 Grant Street, Salisbury, PA 15558
15419147	Mr. Cooper, Attn: Bankruptcy, P.O. Box 619098, Salt Lake City, UT 84165
15419148	Quest Diagnostics, P.O. Box 64378, Baltimore, MD 21264-4378
15419149	+ Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
15419150	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
15419151	+ Somerset Hospital, 225 S. Center Avenue, Somerset, PA 15501-2088
15419152	+ Thomas Medical Supply, 327 Main Street #1, Meyersdale, PA 15552-1035
15419153	+ Wayne Kabina, 131 Beachy Avenue, Salisbury, PA 15558-3005

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15419133	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 29 2021 23:14:00	Collection Service Center, Inc., 839 5th Avenue, New Kensington, PA 15068-6303
15419135	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 29 2021 23:14:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15419137	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 29 2021 23:14:00	Credit Collection Services, P.O. Box 337, Norwood, MA 02062-0337
15419140	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 29 2021 23:14:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15419142	+ Email/Text: Bankruptcy@ICSystem.com	Dec 29 2021 23:14:00	IC Systems, Inc., Attn: Bankruptcy, P.O. Box 64378, Saint Paul, MN 55164-0378
15419143	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 29 2021 23:14:00	Jefferson Capital System, 16 Mclelland Road, Saint Cloud, MN 56303
15419145	+ Email/Text: support@ljross.com	Dec 29 2021 23:14:00	LJ Ross Associates, LLC, P.O. Box 6099, Jackson, MI 49204-6099
15419146	+ Email/Text: bankruptcy@lmmcollections.com	Dec 29 2021 23:14:00	Lockhart Morris & Montgomery, Inc., Attn:

District/off: 0315-7

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Date Rcvd: Dec 29, 2021

Form ID: 319

Total Noticed: 25

Bankruptcy, 1401 N. Central Expressway, Ste 225,  
Richardson, TX 75080-4456

TOTAL: 8

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2019-4, U.S. Bank Nation
cr		U.S. Bank National Association, not in its individ

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Jeffrey Wayne Ross	on behalf of Debtor Jon Lester Hay jross@shepleylaw.com bk@shepleylaw.com
Jeffrey Wayne Ross	on behalf of Joint Debtor Kristine Elizabeth Hay jross@shepleylaw.com bk@shepleylaw.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2020- NR1 Mortgage Backed Notes, Series 2020-NR1ER mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 6